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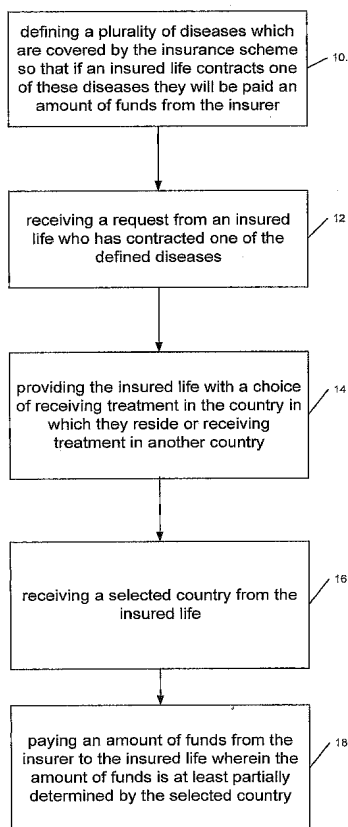
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[Continued on next page]

(54) Title: A SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME

Fig. 1



(57) Abstract: A method of managing an insurance scheme includes defining a plurality of diseases which are covered by the insurance scheme so that if an insured life contracts one of these diseases they will be paid an amount of funds from the insurer or the insurer will pay or partially pay for treatment of the disease. A request is received from an insured life who has contracted one of the defined diseases. The insured life is provided with a choice of receiving treatment in the country in which they reside or receiving treatment in another country. A selected country is received from the insured life and an amount of funds is paid from the insurer to the insured life wherein the amount of funds is at least partially determined by the selected country.

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 USPC: **705/4**
 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED
 Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/4

 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

 Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Please See Continuation Sheet

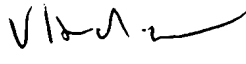
C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2003/0078815 A1 (PARSONS) 24 April 2003 (24.04.2003), page 2 paragraph 0023-0026, page 3 paragraph 0039.	1-4
A	US 6,108,635 A (HERREN et al) 22 August 2000 (22.08.2000), column 35 line 7-13.	1-4

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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